### **AMENDMENTS TO THE CLAIMS**

The following listing of claims replaces all prior versions and listings of claims in the application.

## LISTING OF CLAIMS

- 1. (Currently Amended) A transaction card comprising:
  - a first metal layer which is continuous over an entire area of said transaction card;
  - a second layer comprised of metal;
  - wherein said first metal layer is coextensive with said an entire area of said second layer;

wherein said first metal layer and said second layer are in uniform, direct contact; and

a recordable medium incorporated into said transaction card for storing information relating to a

transaction account and configured to conduct a transaction at a point of sale terminal;

wherein said first metal layer comprises a pocket having characters embossed therein;

<u>and</u>

wherein a fill panel is disposed within said pocket.

- 2-3. (Canceled)
- 4. (Previously Presented) The transaction card of claim 1 wherein said first metal layer is provided on an outermost surface of said transaction card.
- 5. (Canceled)
- 6. (Previously Presented) The transaction card of claim 1 wherein said second layer is laminated to said first metal layer.
- 7-8. (Canceled)
- 9. (Previously Presented) The transaction card of claim 1 further comprising: an adhesive layer disposed between said first metal layer and said second layer.
- 10. (Canceled)

- 11. (Previously Presented) The transaction card of claim 1 wherein said recordable medium comprises a magnetic stripe disposed on said first metal layer.
- 12. (Previously Presented) The transaction card of claim 1 wherein said\_recordable medium comprises a magnetic stripe disposed on said second layer.

### 13-14. (Canceled)

- 15. (Previously Presented) The transaction card of claim 1 further comprising: a coating on an outermost surface of said transaction card.
- 16. (Previously Presented) The transaction card of claim 15 wherein said coating is comprised of a material selected from a group consisting of silane, polyethylene terephthalate, acrylic, titanium carbonitride and a thermoset polymeric material.
- 17. (Previously Presented) The transaction card of claim 15 wherein said coating comprises a dye for providing a color to said transaction card.
- 18. (Previously Presented) The transaction card of claim 1 further comprising: a pattern etched into said first metal layer.
- 19. (Previously Presented) The transaction card of claim 18 wherein said pattern is etched by a laser beam.
- 20. (Previously Presented) The transaction card of claim 1 further comprising: a microchip embedded in said first metal layer.
- 21. (Previously Presented) The transaction card of claim 1 further comprising: an oxide layer disposed on said first metal layer from an anodizing process.

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- 22. (Previously Presented) The transaction card of claim 1 wherein said first metal layer is about 30 mils thick.
- 23-24. (Canceled)
- 25. (Previously Presented) The transaction card of claim 1 further comprising: chamfer edges around a perimeter of said transaction card.
- 26-53. (Canceled)
- (Previously Presented) The transaction card of claim 1 wherein said first metal layer has a thickness greater than about 10 mils.
- 55-57. (Canceled)
- 58 (Previously Presented) The transaction card of claim 1, wherein said first metal layer is comprised of a metal selected from a group consisting of titanium and stainless steel.
- 59. (Previously Presented) The transaction card of claim 1, wherein said first metal layer has a portion that is thinner than a remainder of said first metal layer.
- 60. (Previously Presented) The transaction card of claim 59, further comprising embossed characters in said first metal layer disposed in said portion that is thinner than said remainder of said first metal layer.
- 61. (Previously Presented) The transaction card of claim 60, wherein said embossed characters protrude from a surface of said transaction card.
- 62. (Previously Presented) The transaction card of claim 1, wherein said first metal layer is comprised of a nonprecious metal.

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63. (Previously Presented) The transaction card of claim 1, wherein said first metal layer further comprises a pocket having four side surfaces and a bottom surface.